

Information to identify the case:

Debtor 1	<u>Mark J Ogurkis</u>	Social Security number or ITIN	xxx-xx-7895
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-42100-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark J Ogurkis

3/23/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mark J Ogurkis
 Debtor

Case No. 11-42100-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Mar 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2017.

db +Mark J Ogurkis, 28 Brian Street, Milford, NJ 08848-1009
 512506846 +Beta Finance, c/o National Financial Group, 6110 Executive Blvd Suite 100,
 Rockville, MD 20852-3928
 512506847 +Carl Milano, DMD, c/o Bonded/Capital Collections, PO Box 123,
 Mount Freedom, NJ 07970-0123
 512539198 +Jerome F. O'Brien, ESQ., P.O. Box 505, West Caldwell, NJ 07007-0505
 512506849 +O'Brien & Taylor, 175 Fairfield Avenue, PO Box 505, West Caldwell, NJ 07007-0505
 512506850 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
 512609404 +PNC Mortgage,, a division of PNC Bank,, National Association, 3232 NEWMARK DRIVE,
 MIAMISBURG, OH 45342-5421
 512506851 +Raymond A. Grimes, ESQ, 1367 Route 202 North, Neshanic Station, NJ 08853-4259
 512506854 +++STEM BROTHERS, PO BOX 619, 760 FRENCHTOWN RD, MILFORD NJ 08848-0619
 (address filed with court: Stem Brothers, 760 Frenchtown Road, PO Box T,
 Milford, NJ 08848)
 512506852 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
 512506855 Verizon, c/o Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2017 22:55:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 23 2017 22:55:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512622798 E-mail/Text: legal-compliance@directbuy.com Mar 23 2017 22:54:21 Beta Finance Company, Inc.,
 P.O. Box 6000, Crown Point, IN 48308-8000
 512506848 EDI: DISCOVER.COM Mar 23 2017 22:28:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 512517751 EDI: DISCOVER.COM Mar 23 2017 22:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513859856 +EDI: AIS.COM Mar 23 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
 513859855 EDI: AIS.COM Mar 23 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 512803482 EDI: VERIZONEAST.COM Mar 23 2017 22:28:00 VERIZON, PO BOX 3037,
 BLOOMINGTON, IL 61702-3037
 512803483 EDI: VERIZONWIRE.COM Mar 23 2017 22:28:00 VERIZON WIRELESS, PO BOX 3397,
 BLOOMINGTON, IL 61702-3397

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
 513863119* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
 Houston, TX 77210-4457, Midland Funding LLC 77210-4457
 513863118* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
 Houston, TX 77210-4457
 512506853* +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Mar 23, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Mark J Ogurkis joan@joanlaverylaw.com

TOTAL: 5